

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re U.S. Application of: **Andrew WATSON**

Application Number: **09/453,800**

Art Unit: **3691**

Filed: **December 3, 1999**

Examiner: **Hani M KAZIMI**

For: **SYSTEMS AND METHODS FOR BUILDING A PERSONALIZED ACCOUNT**

**FILED ELECTRONICALLY**

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Randolph Building  
401 Dulany Street  
Alexandria, VA 22314

**RESPONSE TO FINAL OFFICE ACTION**

Sir:

In response to the Final Office Action mailed January 19, 2012, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following amendments and remarks:

**Amendments to the Claims** are reflected in the Listing of Claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.